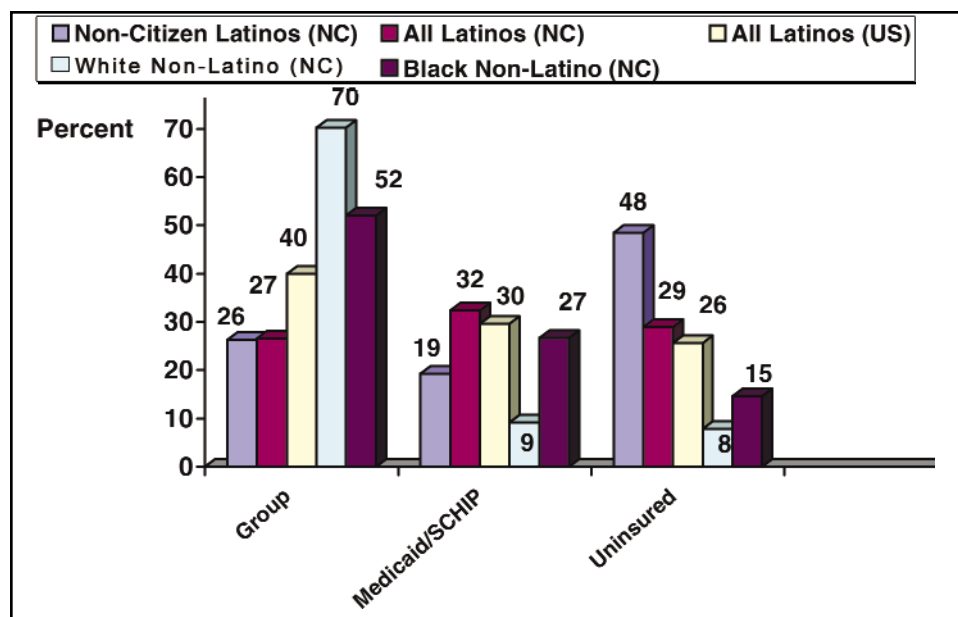


Chart 7:2
Insurance Status for Latino Children (0-17)⁵



Source: US Census. Current Population Survey (2000, 2001, 2002). Totals do not equal 100% because Medicare, Champus and private, non-group insurance are excluded from chart.

While Latinos are less likely to have group health insurance coverage than other non-Latinos, some Latinos do have private employer-sponsored health insurance coverage. Having a health insurance card does not always translate into meaningful coverage. Some immigrants, especially those who are recent immigrants or undocumented, have experienced difficulties using their health insurance coverage. Latinos, particularly new immigrants, are often unfamiliar with health insurance and how to use it. Further, immigrants may have difficulty using their health insurance because the name on the insurance card is different than the name they use when presenting to a health care provider. This may occur because Latinos use multiple last names (including both the name of the father and the mother). Employers and insurers may not understand which last name to list—so that the last name listed by the insurer may be different than the one used most often by the individual. Alternatively, some immigrants working in the country without documentation may be using a false Social Security card with another name listed, and that name is the one listed with the employer's health insurance carrier.

The Task Force heard that some providers are unwilling to bill the insurer when a different name is presented for fear that this may be considered insurance fraud.⁶ The NC insurance fraud laws were enacted to ensure that individuals do not provide intentionally misleading information in order to obtain health insurance coverage or payment for services that they would not otherwise obtain. Presumably, the name of the individual has little to do with whether the individual is likely to use health care services, or whether the insurer would otherwise provide that person with insurance coverage. Nonetheless, some health care providers have been fearful of submitting a health insurance claim

Innovative Practices Affordable Health Insurance in Durham

El Centro Hispano in Durham, Lincoln Community Health Center, Duke University Health System, the Durham County Department of Social Services, Blue Cross Blue Shield of North Carolina, and other interested individuals are currently working on an initiative to provide affordable health insurance to the Latino population in Durham County. The group is developing a network-based insurance product. To keep premiums low, the providers who are in the network have agreed to accept 50% of the insurers' normal payment as payment in full. Latinos who seek care from a network provider would have to pay a small copayment, but no coinsurance. However, if the insured individual seeks care from a non-network provider, they will be required to pay the copayment, plus 50% coinsurance.